John G. Frenz

State Representative • District 64

Dear Friends:

If you're like me, you are growing tired of telemarketers calling your house at all hours to sell you things you neither want nor need. If you've had a family dinner interrupted or watched your child leave his homework to answer the phone, you know how irritating these calls can be.

With these concerns in mind, I have created this brochure with tips to cut down the burden of unwanted telemarketing calls. I've also included

information about the legislation we have passed regarding "cramming" and "slamming." There are steps you can take to protect your rights and your privacy!

If you have any questions about any of this information, please don't hesitate to contact me. It is my pleasure to be of assistance to you.

Sincerely,

How to Reach State Representative John G. Frenz

Legislative Office

200 W. Washington St. Indianapolis, IN 46204 1-800-382-9842

District

P.O. Box B Vincennes, IN 46951

Consumer Telemarketing Tips

- Ask telemarketers for the name and address of their company, and a clear explanation of the offer they are making.
- Ask the caller to send you written material to study, including the money back guarantee, before you make a purchase.
 - Ask about the company's refund policies.
- Call the Better Business Bureau, the state Attorney General's office, or the local consumer protection service in the state or city where the company is located, and ask if any complaints have been made against the firm.



Rep. Frenz with Gov. Frank O'Bannon.

- Talk to family and friends, or call your lawyer, accountant, or banker and get their advice before you make any large purchase or investment.
- Ask that your telephone number be removed from the telemarketing list if you don't want to be called. Then, if the calls continue, contact the police -- it's illegal to call a person after they have been asked to be removed from a list.
- Report suspicious telemarketing calls, junk mail solicitations, or advertisements to the National Fraud Information Center at 1-800-876-7060.

These are things you should NOT DO:

- Don't pay for any prize or send any money to improve your chances of winning. It's illegal to ask you to pay to enter a contest.
- Don't allow any caller to intimidate you or bully you into buying something "right now."
- Don't give any caller your bank account number. They can use it to withdraw money from your account at any time without your knowledge and/or permission.
- Don't give your credit card number to anyone over the phone unless you made the call.
- And never wire money or send money by an overnight delivery service unless you initiated the transaction.

Call the National Consumer League's National Fraud Information Center at 1-800-876-7060 if you need help.

Indiana General Assembly enacts legislation protecting consumers



Stopping "slamming" & "cramming" -- We enacted legislation in both 1998 and 1999 prohibiting the unauthorized switching of telecommunications providers or the billing of unauthorized services -- known as "slamming" and "cramming." Laws now provide penalties for violators through the Indiana Utility Regulatory Commission (IURC) and the Attorney General's office.

Telephone solicitation -- Another law requires professional solicitors to state the name of the company and the phone number and address of the location from which the call is being made at the beginning of the call.

Professional fundraisers are required to provide information to the attorney general's office regarding the total amount of solicitations raised and the percentage of those solicitations actually received by the charitable organizations. The law also prohibits telephone solicitors from intentionally blocking Caller ID.

House legislation addressed sweepstakes in recent session

House Bill 1237 would have helped to protect citizens from deceptive and fraudulent promotions and sweepstakes.

The bill received wide bi-partisan support and passed the House by a vote of 97-0 in the 2000 short session. I was disappointed, however, that it did not receive a hearing in the Indiana Senate.

A significant number of people, especially the elderly, respond to sweepstakes with the belief that they have a great chance of winning. The bill would have required disclosure of odds of winning and other disclaimers.

I will continue to fight for passage of this bill in the next legislative session.

FCC web site offers variety of consumer advice

The web site for the Federal Communications Commission www.fcc.gov - offers a number of consumer tips and advice related to communications issues.

Among the dozens of topics covered are tips on understanding various telephone billing issues, how to reduce long-distance telephone bills, how to avoid various scams and consumer rights related to cable regulations.

I am confident you will find this site helpful as you explore the often complex issues related to telephone and cable regulation.

Remove your name from junk mail and telephone call lists

Businesses are required by federal law to maintain a do-not-call list for residential customers. When you receive a call from a business you do not want solicitation calls from, you can clearly state that you do not wish to be called by that company. Remember, you must make a "do-not-call" request for each business that calls your home.

Federal law prohibits solicitation calls to your home before 8 a.m. or after 9 p.m. (local time).

To place your name on the federal "do not call" list write to:

Telephone Preference Service, DMA
P.O. Box 9014
Farmingdale, NY 11735-9014

You can also greatly cut back on unwanted "junk mail." The address for removing yourself from junk mail lists is:

Mail Preference Service, DMA
P.O. Box 9008
Farmingdale, NY 11735-9008

If you feel a company is violating any of the consumer protection laws, contact the attorney general's consumer protection line at 1-800-382-5516.

Rep. John G. Frenz

200 W .W ashington St.

Indianapolis, IN 46204

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